

**FIRST FINANCIAL SERVICE CORPORATION**

|   | CPP Disbursement Date<br>01/09/2009 | RSSD (Holding Company)<br>3150997 | Number of Insured<br>Depository Institutions<br>1 |      |    |
|---|-------------------------------------|-----------------------------------|---|------|----|
|   |                                     |                                   |   |      |    |
| Selected balance and off-balance sheet items  | 2009<br>\$ millions                 | 2010<br>\$ millions               | %chg from prev                                    |      |    |
| Assets  | \$1,208                             | \$1,319                           | 9.2%  |      |    |
| Loans   | \$1,005                             | \$891                             | -11.4%  |      |    |
| Construction & development  | \$188                               | \$128                             | -32.1%  |      |    |
| Closed-end 1-4 family residential   | \$248                               | \$222                             | -10.5%  |      |    |
| Home equity   | \$52                                | \$58                              | 11.7%   |      |    |
| Credit card   | \$0                                 | \$0                               | 1.1%  |      |    |
| Other consumer  | \$49                                | \$40                              | -17.7%  |      |    |
| Commercial & Industrial   | \$63                                | \$44                              | -30.4%  |      |    |
| Commercial real estate  | \$364                               | \$364                             | 0.1%  |      |    |
|   |                                     |                                   |   |      |    |
| Unused commitments  | \$111                               | \$87                              | -21.5%  |      |    |
| Securitization outstanding principal  | \$0                                 | \$0                               |   |      |    |
| Mortgage-backed securities (GSE and private issue)  | \$11                                | \$59                              | 456.3%  |      |    |
| Asset-backed securities   | \$0                                 | \$0                               |   |      |    |
| Other securities  | \$35                                | \$137                             | 286.9%  |      |    |
| Cash & balances due   | \$97                                | \$166                             | 70.0%   |      |    |
|   |                                     |                                   |   |      |    |
| Residential mortgage originations   |                                     |                                   |   |      |    |
| Closed-end mortgage originated for sale (quarter)   | \$36                                | \$28                              | -22.2%  |      |    |
| Open-end HELOC originated for sale (quarter)  | \$0                                 | \$0                               |   |      |    |
| Closed-end mortgage originations sold (quarter)   | \$36                                | \$35                              | -2.2%   |      |    |
| Open-end HELOC originations sold (quarter)  | \$0                                 | \$0                               |   |      |    |
|   |                                     |                                   |   |      |    |
| Liabilities   | \$1,106                             | \$1,230                           | 11.1%   |      |    |
| Deposits  | \$1,052                             | \$1,174                           | 11.7%   |      |    |
| Total other borrowings  | \$53                                | \$53                              | -0.4%   |      |    |
| FHLB advances   | \$53                                | \$53                              | -0.4%   |      |    |
|   |                                     |                                   |   |      |    |
| Equity  |                                     |                                   |   |      |    |
| Equity capital at quarter end   | \$102                               | \$90                              | -12.0%  |      |    |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$20                                | \$0                               | NA  |      |    |
|   |                                     |                                   |   |      |    |
| Performance Ratios  |                                     |                                   |   |      |    |
| Tier 1 leverage ratio   | 8.9%                                | 7.2%                              | --  |      |    |
| Tier 1 risk based capital ratio   | 10.0%                               | 10.1%                             | --  |      |    |
| Total risk based capital ratio  | 11.2%                               | 11.4%                             | --  |      |    |
| Return on equity <sup>1</sup>   | -32.1%                              | -29.2%                            | --  |      |    |
| Return on assets <sup>1</sup>   | -2.9%                               | -2.2%                             | --  |      |    |
| Net interest margin <sup>1</sup>  | 3.7%                                | 3.0%                              | --  |      |    |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}                               | 62.9%                               | 53.7%                             | --  |      |    |
| Loss provision to net charge-offs (qtr)   | 200.6%                              | 187.1%                            | --  |      |    |
| Net charge-offs to average loans and leases <sup>1</sup>                                    | 0.6%                                | 1.3%                              | --  |      |    |
| <sup>1</sup> Quarterly, annualized.   |                                     |                                   |   |      |    |
|   |                                     |                                   |   |      |    |
|   | Noncurrent Loans                    |                                   | Gross Charge-Offs                                 |      |    |
| Asset Quality (% of Total Loan Type)  | 2009                                | 2010                              | 2009  | 2010 |    |
| Construction & development  | 1.4%                                | 19.5%                             | 0.0%  | 0.0% | -- |
| Closed-end 1-4 family residential   | 2.9%                                | 2.4%                              | 0.0%  | 0.0% | -- |
| Home equity   | 0.2%                                | 0.2%                              | 0.0%  | 0.0% | -- |
| Credit card   | 0.0%                                | 7.0%                              | 0.0%  | 0.0% | -- |
| Other consumer  | 0.5%                                | 0.5%                              | 0.4%  | 0.2% | -- |
| Commercial & Industrial   | 1.2%                                | 2.4%                              | 2.3%  | 0.3% | -- |
| Commercial real estate  | 4.4%                                | 2.6%                              | 0.0%  | 0.8% | -- |
| Total loans   | 2.8%                                | 4.7%                              | 0.2%  | 0.3% | -- |